



Order Filed on April 27, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

**Caption in Compliance with
D.N.J.LBR 9004-1**

STEWART LEGAL GROUP, P.L.

Formed in the State of Florida

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Attorney for VW Credit Inc.

In re:

Luz Adriana Alvarez

Debtor.

Chapter: 13

Case No.: 17-19450-MBK

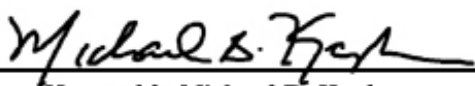
Hearing Date: April 28, 2021

Judge Michael B. Kaplan

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages is hereby **ORDERED**.

DATED: April 27, 2021


Honorable Michael B. Kaplan
United States Bankruptcy Judge

Debtor: Luz Adriana Alvarez
Case No.: 17-19450-MBK
Caption of Order: **CONSENT ORDER RESOLVING MOTION TO VACATE
AUTOMATIC STAY**

THIS MATTER having been opened to the Court upon the Motion to Vacate the Automatic Stay (“Motion”) filed by VW Credit Inc. (“Creditor”), whereas the underlying loan is current as of April 13, 2021, and whereas the Debtor and Creditor seek to resolve the Motion, it is hereby **ORDERED:**

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **2016 VW GTI S 4DR, VIN: 3VW5T7AU2GM038762** (“Property”) provided that the Debtor complies with the following:

a. The Debtor shall resume making the regular contractual monthly payments directly to the Creditor as each becomes due, beginning with the May 2, 2021 payment and continuing thereon per the terms of the underlying loan.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **VW Credit, Inc., 1401 Franklin Boulevard Libertyville, IL 60048.**

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit a Certificate of Default to the Court on fourteen (14) days’ notice to counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00 and \$181.00, respectfully to be paid through the Chapter 13 Plan.

STIPULATED AND AGREED:

/s/ Allen I. Gorski
Allen I. Gorski, Esq.
Gorski & Knowlton PC
311 Whitehorse Avenue
Hamilton, NJ 08610
Counsel for Debtor

/s/ Gavin N. Stewart
Gavin N. Stewart, Esq.
Stewart Legal Group, P.L.
401 East Jackson Street, Suite A
Tampa, FL 33602
Counsel for Creditor

In re:
Luz Adriana Alvarez
Debtor

Case No. 17-19450-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 27, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2021:

Recip ID	Recipient Name and Address
db	Luz Adriana Alvarez, 18 Garden Hills Dr, Somerset, NJ 08873-5337

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 27, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Allen I Gorski	on behalf of Debtor Luz Adriana Alvarez agorski@gorskiknowlton.com
Andrew M. Lubin	on behalf of Creditor Bank of America N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin	on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor VW Credit Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor VW Credit Inc. bk@stewartlegalgroup.com
Harold N. Kaplan	on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 hkaplan@rasnj.com informationathnk@aol.com
James Patrick Shay	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION shay@bbs-law.com, jpshay@gmail.com

District/off: 0312-3

User: admin

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Date Rcvd: Apr 27, 2021

Form ID: pdf903

Total Noticed: 1

Nicholas V. Rogers

on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION nj.bkecf@fedphe.com

R. A. Lebron

on behalf of Creditor Select Portfolio Servicing Inc., as servicer for MEB LOAN TRUST IV bankruptcy@fskslaw.com

Sindi Mncina

on behalf of Creditor Legacy Mortgage Asset Trust 2020-GS4 smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12